

**Amendments to the Specification**

Please replace paragraph [0056] with the following amended paragraph:

[0056] A link to non-bill information that is included in an electronic bill preferably has index parameters associated with it. These index parameters are used by the entity transmitting the non-bill information to retrieve the appropriate non-bill information from a database component. Other type parameters can also be associated with a link. These include user information to support user authentication for control of access to non-bill information. The use of index parameters, known as indexing, will be understood by one skilled in the art. For targeted links, non-bill information, in this example, an automobile insurance contract, stored in a database component is sectioned such that each sectioned portion of the non-bill information corresponds to at least one targeted link, such as those shown in the electronic bill of FIG. 4A. Index parameters associated with a targeted link within an electronic bill directs retrieval of the appropriate sectioned portion of non-bill information. FIG. 6 is a simplified depiction of targeted non-bill information associated with link 404 as electronically presented 601. As shown, this link references information related to collision insurance. It will be appreciated that any given section of non-bill information may be relevant to multiple portions of an electronically presented bill. The user entity 52 can access each referenced portion of non-bill information as often as necessary. Thus, by selecting an appropriate targeted link, the relevant portion of the non-bill information is electronically presented to a customer. It will be understood that if an electronic bill includes only a single general link to an entire non-bill information document, selection of the link will direct retrieval of the entire non-bill information document. Of course, a single electronically presented bill could include links to both targeted non-bill information and an entire non-bill information document. That is, one or more links would include index parameters, while one or more other links would not include index parameters.